

Substitute for form 1449-PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use as many sheets as necessary)				<b>Complete if Known</b>	
				Application Number	10/696,743
				Filing Date	October 27, 2003
				First Named Inventor	Cheryl Phillips
				Art Unit	3627
				Examiner Name	Ramsey Refai
Sheet	1	of	4	Attorney Docket Number	34250-1102

U. S. PATENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
		5,237,159	08-17-1993	Stephens et al.
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Examiner Signature			Date Considered	

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		20020032645	03-14-2002	Nozaki
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FOREIGN PATENT DOCUMENTS						
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		Country Code <sup>3</sup> - Number <sup>4</sup> Kind Code <sup>2</sup> (if known)				
		WO 01/97134 A1	12-20-2001	Timothy P. Barber		
		WO 03/42790 A2	05-22-2003	Telecheck Services, Inc.		
		WO 03/83751 A1	10-09-2003	First Data Corporation		
Examiner Signature				Date Considered		

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and-or country where published.	T <sup>2</sup>
		Disclosure Under 37 CFR § 1.56 dated January 7, 2009, filed for Serial No. 10/696,743.	
		NACHA-ARC, VOSE, MARK, 3 pages, 2002. Downloaded on 30 August 2008 from <a href="http://www.digitalcheck.com/pdf/NACHA_ARC_Check_Truncation_Rules.pdf">http://www.digitalcheck.com/pdf/NACHA_ARC_Check_Truncation_Rules.pdf</a>	
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